



## INSTRUCTIONS

- Investor should provide new bank details on Mandate registration form through which he/she wish to route the future installments for the ongoing SIPs.
- Investor has option to change Debit mandate either for all SIP's or only for investor specified SIP(s) registered in the folio.
- In case investor does not opt for any option [All SIPs or Specified SIP(s)], Change of Bank will be applicable on all SIPs registered in the mentioned folio.
- AMC reserves the right to reject the request in case of any mismatch or discrepancy in the details provided.
- AMC reserves the right to reject the request in case of multiple selection in mandate and SIP details
- The revised mandate will be applicable from 30 days of submission of the request or the next SIP date, whichever is later, subject to confirmation from the banker.
- In case the new OTM is rejected by the banker, all underlying SIP will also be rejected.
- **SIP TOP UP Facility:** With this facility, investor can opt to increase the SIP amount at regular fixed intervals.

There are two type of SIP TOP-UP: (1) **Fixed TOP-UP;** (2) **Variable TOP-UP.**

**Fixed TOP-UP:** With this option, investor can increase SIP amount at regular interval with fixed amount. Minimum TOP-UP amount has to be Rs.500 and in multiples of Rs.500 thereof. For said option SIP TOP-UP frequency is at Half Yearly and Yearly basis. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

**Variable TOP-UP:** With this option, investor can increase SIP amount at regular interval, TOP-UP amount will be based on the percentage (%) opted by investor of SIP amount. For said option SIP TOP-UP frequency will be on Yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 5% thereof. Also the TOP-UP amount will be rounded off to the nearest highest multiple of Rs.10.

- **TOP-UP CAP:**

(i) **Cap Amount:** Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount & the maximum amount mentioned in bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

(ii) **Cap Month-Year:** It is the date from which SIP Top-Up amount will cease and last SIP installment including Top-Up amount will remain constant from Cap date till the end of SIP tenure.

Investor shall have flexibility to choose either Top-Up Cap Amount OR Top-Up Cap Month-Year. In case of multiple selection, Top-Up Cap Amount will be considered as default selection.

In case of non selection, the SIP variable Top-Up amount will be capped at a default amount of Rs.50 lakhs.

SIP amount will remain constant from Top-Up Cap date/amount till the end of SIP Tenure.